



OFFICE OF
INSURANCE COMMISSIONER

In the Matter of

THRIVENT FINANCIAL FOR LUTHERANS,

A Licensed Fraternal Benefit Society

No. D06-348

CONSENT ORDER
IMPOSING A FINE

Findings of Fact:

1. Thrivent Financial for Lutherans ("Thrivent Financial") is a fraternal benefit society authorized to conduct insurance business in Washington State. It issues life and disability insurance.
2. Thrivent Financial filed its calendar year 2004 Separate Accounts Statement with the OIC on May 5, 2005, 63 days late.
3. Thrivent Financial filed its calendar year 2005 Separate Accounts Statement with the OIC on March 6, 2006. Thrivent Financial filed the paper signature pages for its calendar year 2005 Annual Statement filings with the OIC on May 9, 2006, 69 days late.

Conclusion of Law:

1. Revised Code of Washington ("RCW") § 48.36A.260 requires every fraternal benefit society transacting business in this state to file an annual statement in conformity with NAIC guidelines by March 1 of the following calendar year. The OIC is required by RCW 48.36A.260(3) to fine a fraternal benefit society \$100 per day for the period of time that the complete Annual Statement remains unfiled.
2. RCW 48.36A.310(1)(b) permits the Commissioner to revoke or suspend the license of a fraternal benefit society for violation of Chapter 48.36A RCW.
3. Thrivent Financial's failure to timely file complete calendar year 2004 and 2005 Annual Statements with the OIC constitutes two violation of RCW 48.36A.260.

Consent to Order:

Thrivent Financial consents to the following, in order to resolve this matter without further legal or administrative proceedings. The Insurance Commissioner consents to resolve this matter in consideration of the fraternal benefit society's payment of a fine as set forth below.

1. Thrivent Financial consents to the entry of the foregoing Findings of Fact and Conclusions of Law, and acknowledges its duty to comply fully with all applicable laws and

regulations of the State of Washington. It waives further administrative or legal challenge to the actions taken by the Insurance Commissioner, related to the subject matter of this Order.

2. Within thirty days of the entry of this Order, Thrivent Financial will pay to the Insurance Commissioner a fine in the amount of \$13,200 (thirteen thousand two hundred dollars).
3. Failure to pay the fine in full within thirty days of the entry of this order will constitute grounds for revocation of the license held by Thrivent Financial in Washington State. It will also result in a civil action being brought by the Attorney General on behalf of the Insurance Commissioner, to recover the fine.

Executed this 5th day of December, 2006.

THRIVENT FINANCIAL FOR LUTHERANS

By: [Signature]

Printed Name: PAUL CASTLOW

Printed Corporate Title: VP & TREASURER

Pursuant to the foregoing Findings of Fact, Conclusions of Law, and Consent to Order, the Insurance Commissioner orders as follows:

Order:

1. Thrivent Financial for Lutherans is ordered to pay, within thirty days of the entry of this order, a fine in the amount of \$13,200 (thirteen thousand two hundred dollars).
2. Failure to pay the fine timely and in full will constitute grounds for revocation of the license held by the fraternal benefit society in Washington State. It will also result in a civil action being brought by the Attorney General, on behalf of the Insurance Commissioner, to recover the fine.

Executed this 8th day of December, 2006

MIKE KREIDLER
Insurance Commissioner

By: [Signature]

Marcia G. Stickler
Legal Affairs Division